

In re:  
Marisel Fernandez  
Debtor

Case No. 21-10012-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 07, 2021

User: admin  
Form ID: 318

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db	+ Marisel Fernandez, 1950 S. Delaware Drive, Mt. Bethel, PA 18343-5238
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14575393	Audi Financial Services, P.O. Box 5205, Carol Stream, IL 60197-5205
14575443	CFI Resorts Management Inc., 2801 Old Winter Garden Rd., Ocofee, FL 34761-2965
14575446	+ Ebay Collections, 2145 Hamilton Avenue, San Jose, CA 95125-5905
14575445	Fitness Sales Net LLC, 13046 Race Track Rd. Ste. 262, Tampa, FL 33626-1302
14575408	+ NJ EZ Pass, 375 McCarter Hwy., Newark, NJ 07114-2563
14575422	+ NY EZ Pass, P.O. Box 15187, Albany, NY 12212-5187
14575423	PSE&G, P.O. Box 14444, New Brunswick NJ 08906-4444
14575444	Raymour & Flanigan, P.O. Box 130, Liverpool, NY 13088-0130
14575434	+ Star Wellness, P.O. Box 5386, Bethlehem, PA 18015-0386
14575425	Suez Water New Jersey, P.O. Box 371804, Pittsburgh, PA 15250-7804
14575442	TD Bank NA, P.O. Box 100290, Columbia, SC 29202-3290
14575431	United Teletech Financial, P.O. Box 37603, Philadelphia, PA 19101-0603
14575432	Verizon Wireless, P.O. Box 16810, Newark, NJ 07101-6810

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	May 08 2021 03:13:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	May 08 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2021 02:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2021 02:17:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14575392	+ EDI: CINGMIDLAND.COM	May 08 2021 03:13:00	AT&T Mobility, P.O. Box 537104, Atlanta, GA 30353-7104
14575391	EDI: AMEREXPR.COM	May 08 2021 03:13:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14575400	EDI: CAPITALONE.COM	May 08 2021 03:13:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14575401	+ EDI: CAPITALONE.COM	May 08 2021 03:13:00	Capital One Services, P.O. Box 30285, Salt Lake City, UT 84130-0285

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14575402	EDI: CITICORP.COM	May 08 2021 03:13:00	Citi Cards, P.O. Box 70166, Philadelphia, PA 19176-0166
14575405	EDI: WFNNB.COM	May 08 2021 03:13:00	Comenity-Wayfair, P.O. Box 659617, San Antonio, TX 78265-9617
14575406	EDI: DISCOVER.COM	May 08 2021 03:13:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
14575407	Email/Text: bk@freedomfinancialnetwork.com	May 08 2021 02:16:00	Freedom Plus, P.O. Box 2340, Phoenix, AZ 85002-2340
14575441	EDI: CITICORP.COM	May 08 2021 03:13:00	Home Depot Credit Service, P.O. Box 9001010, Louisville, KY 40290-1010
14575424	Email/Text: dl-csgbankruptcy@charter.com	May 08 2021 02:29:00	Spectrum, P.O. Box 11820, Newark, NJ 07101-8120
14575426	EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank - Amazon, P.O. Box 960013, Orlando, FL 32896-0013
14575427	EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14575428	EDI: RMSC.COM	May 08 2021 03:13:00	Synchrony Bank Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14575430	EDI: TFSR.COM	May 08 2021 03:13:00	Toyota Financial Services, P.O. Box 9490, Cedar Rapids, IA 52409-9490
14575429	EDI: TFSR.COM	May 08 2021 03:13:00	Toyota Motor Credit Corp., P.O. Box 5236, Carol Stream, IL 60197-5236
14575403	EDI: CITICORP.COM	May 08 2021 03:13:00	Tractor Supply, P.O. Box 9001006, Louisville, KY 40290-1006
14575433	EDI: VERIZONCOMB.COM	May 08 2021 03:13:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
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REBECCA ANN SOLARZ	
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on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

ROBERT MICHAEL KLINE

on behalf of Debtor Marisel Fernandez Pacer@squirelaw.com rmklinelaw@aol.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Marisel Fernandez</u>	Social Security number or ITIN	xxx-xx-5918
	First Name Middle Name Last Name	EIN	82-3908813
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-10012-pmm		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marisel Fernandez  
aka Marisel Opina-Giraldo, dba Multi Universal  
Taxes LLC

5/6/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**